

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:Kia R. Holland**

**Debtor(s)**

**U.S. Bank National Association  
(Successor Trustee for the Pennsylvania  
Housing Finance Agency, pursuant to  
said Trust Indenture)**

**Movant**

**vs.**

**Kia R. Holland**

**Debtor(s)**

**Charles W. Stone**

**Co-Debtor(s)**

**Kenneth E. West**

**Trustee**

**BK NO. 23-10674 AMC**

**Chapter 13**

**Related to Claim No. 4**

**CERTIFICATE OF SERVICE**

I, Denise Carlon, certify that on 12/27/2024, I did cause a true and correct copy of the documents described below to be served on the parties listed on the mailing list exhibit, a copy of which is attached and incorporated as if fully set forth herein, by the means indicated and to all parties registered with the Clerk to receive electronic notice via the CM/ECF system:

- Motion for Relief from Stay
- Notice of Motion
- Exhibits A-C
- Proposed Order

I certify under penalty of perjury that the above document(s) was sent using the mode of service indicated.

Dated: 12/27/2024

**/s/ Denise Carlon**

**Denise Carlon, Esquire**

Attorney I.D. 317226

KML Law Group, P.C.

BNY Mellon Independence Center

701 Market Street, Suite 5000

Philadelphia, PA 19106

201-549-2363

[bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)

Mailing List Exhibit: (Check all that apply. If via e-mail, include e-mail address. Continue to the next page if necessary.)

Name and Address of Party Served	Relationship of Party	Via
Kia R. Holland 5119 Saul Street Philadelphia, PA 19124	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified mail <input type="checkbox"/> E-mail <input type="checkbox"/> CM/ECF <input type="checkbox"/> Other <hr/> (as authorized by the court *)
Charles W. Stone 5119 Saul Street Philadelphia, PA 19124	Co-Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified mail <input type="checkbox"/> E-mail <input type="checkbox"/> CM/ECF <input type="checkbox"/> Other <hr/> (as authorized by the court *)
Michael A. Cibik Esq.	Attorney for Debtor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> First Class Mail <input type="checkbox"/> Certified mail <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> CM/ECF <input type="checkbox"/> Other <hr/> (as authorized by the court *)

<p>Kenneth E. West Office of the Chapter 13 Standing Trustee</p>	<p>Trustee</p>	<p><input type="checkbox"/> Hand-delivered</p> <p><input type="checkbox"/> First Class Mail</p> <p><input type="checkbox"/> Certified mail</p> <p><input type="checkbox"/> E-mail</p> <p><input checked="" type="checkbox"/> CM/ECF</p> <p><input type="checkbox"/> Other</p> <hr/> <p>(as authorized by the court *)</p>
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